

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q: My friend said she lost her Extra Help last Fall, and I didn't realize this was going to happen. I have Extra Help too. What do I need to do to make sure I keep it?

A: Every summer, the Centers for Medicare & Medicaid Services (CMS), re-evaluates LIS/Extra Help recipients to see if they will still qualify in the future. You will be notified by mail this Fall to tell you if you continue to qualify. Be sure to watch your mail to see if you need to take further action to keep your LIS/Extra Help.

In July each year Medicaid agencies and the Social Security Administration (SSA) send information to CMS about Medicare beneficiaries who are eligible for any type of Medicaid program or Supplemental Security Income (SSI) so they can be automatically renewed for Extra Help.

A beneficiary with Medicaid or SSI as of July 2019 is "redeemed" eligible for LIS/Extra Help for all of 2019 and 2020, with no further action necessary. Beneficiaries who begin receiving Medicaid or SSI any month between August and December will be deemed eligible for LIS/Extra Help through December of the next year and will not need to do anything to receive LIS/Extra Help. These Medicaid and SSI recipients will receive a purple letter telling them they are eligible for LIS/Extra Help until the end of the next year.

Beneficiaries with LIS/Extra Help because they received Medicaid or SSI but who will no longer receive Medicaid or SSI, will not be re-deemed eligible for LIS/Extra Help automatically. In September, CMS will send them a letter printed on grey-colored paper explaining that they will lose their deemed eligibility for LIS/Extra Help as of the end of December.

The mailing will also include an SSA application for LIS/Extra Help along with a postage-paid return envelope to apply. You must take action if you would like to continue to receive your Extra Help benefits in this situation.

If a beneficiary will have a change in their subsidy level, CMS will mail a letter on orange-colored paper explaining the change in copayment levels for Extra Help (LIS) starting January 1.

If the data transmitted by the state Medicaid agency reveals that the LIS/Extra Help subsidy level will change, CMS will generate a letter (Pub No. 11199) in the fall (late September/early October) printed on orange-colored paper explaining the change in copayment levels for LIS/Extra Help starting on January 1.

If you have any questions about Extra Help (LIS) or any other questions related to Medicare, contact SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.